AMENDMENTS TO THE SPECIFICATION

In the Specification:

Please amend the paragraph beginning at page 20, line 29 as follows:

In support of online transactions, the system includes a consumer payment agent 736 disposed on the GCN ~~736~~ <u>722</u> for facilitating payments from a consumer financial account to the RPA 726, which RPA 726 then utilizes its transaction payment system (not shown) to pay the vendor that accepts the shopping transaction. Thus the agent 736 includes, but is not limited to, an online banking system, a credit card company, a debit card company, a personal check online processing entity, and other such conventional systems. Consumer credit account information may also be obtained to ensure that the consumer will fund the transaction, and to prevent consumer fraud, all issues addressed by conventional systems. The system is operable to use secure online transaction architectures, such as Secure Socket Layer (SSL), and firewalls in order to protect consumer and vendor information.